## COMPARISON CHART MEDICARE SUPPLEMENT COVERAGE

COMPANY	PLAN INFORMATION				MEDICARE PART A HOSPITAL COSTS PLAN PAYS				MEDICARE PART A SKILLED NURS. FACILITY (SNF) COSTS PLAN PAYS			MEDICARE PART B MEDICAL COSTS (DRS., OUTPATIENT, ETC.) PLAN PAYS		OTHER PLAN PLANS			
NAME	PLAN	MONTHLY PREMIUM	** COMPANY DENIES COVERAGE FOR MEDICAL REASONS	* PRE-EX MEDICAL CONDITION WAITING PERIOD	\$952 DEDUCT. (2006)	\$238 COPAY FOR DAYS 61-90 (2006)	\$476 COPAY FOR DAYS 91-150 (2006)	100% AFTER 150 FOR ADDITIONAL 365 DAYS IN A LIFETIME	\$119 COPAY FOR DAYS 21-100 (2006)	AFTER 100 DAYS WHEN MEDICARE STOPS PAYING	COSTS IN A SNF NOT APPROVED BY MEDICARE	DEDUCT.	20% OF MEDICARE ALLOWED AMOUNT	ALLOWED	PARTS A & B FOREIGN BLOOD TRAVEL DEDUCTIBLE EMERGENCY	AT-HOME RECOVERY	PREVENTIVE MEDICAL CARE

<sup>\*</sup> PRE-EXISTING MEDICAL CONDITION WAITING PERIOD MAY NOT APPLY. (See Guide to Health Insurance for People with Medicare.)

STATE OF NEW JERSEY STATE HEALTH INSURANCE ASSISTANCE PROGRAM S.H.I.P. DEPT. OF HEALTH & SR. SERVICES JANUARY 2006

<sup>\*\*</sup> SOME APPLICANTS MAY NOT BE ABLE TO PURCHASE THIS PLAN AFTER THE OPEN ENROLLMENT PERIOD. (See Guide to Health Insurance for People with Medicare.)